

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James C. Cammack
Brenda L. Cammack
Debtors

Case No. 18-02821-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 05, 2023

User: AutoDocket
Form ID: 3180W

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James C. Cammack, Brenda L. Cammack, 7077 Beaver Creek Road, Harrisburg, PA 17112-9352
cr	+ Mortgage Solutions of Colorado, LLC dba Mortgage S, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5081459	+ Calcagno & Rossi Vein Treatment Ctr, 2025 Technology Pkwy, Suite 304, Mechanicsburg PA 17050-9402
5081464	Comenity Bank/Boscov, Attn: Bankruptcy Dept, PO Box 18215, Columbus OH 43218
5081467	+ Dept of Ed/Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barre PA 18773-9635
5081469	Geisinger Holy Spirit, 100 North Academy Avenue, Danville PA 17822-3941
5081470	Harrisburg Foot and Ankle Center, 4033 Linglestown Road, Suite 1, Harrisburg PA 17112-1153
5081471	Holy Spirit Medical Group, 205 Grandview Avenue, Suite 210, Camp Hill PA 17011-1708
5081472	+ Jessica N. Manis, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington PA 18976-3403
5081474	+ Lebanon Internal Medicine Assoc, PC, 755 Norman Dr, Lebanon PA 17042-3704
5081476	MSHMC Physicians Group Billing Svcs, PO Box 854, Hershey PA 17033-0854
5081475	+ Milton S. Hershey Medical Center, PO Box 853, Hershey PA 17033-0853
5083889	+ Mortgage Solutions of Colorado, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5105364	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
5081480	+ New Cumberland F C U, 345 Lewisberry Rd, New Cumberland PA 17070-2306
5084887	+ New Cumberland Federal Credit Union, PO Box 658, New Cumberland, PA 17070-0658
5081484	+ Pinnacle Health Hospitals, PO Box 2353, Harrisburg PA 17105-2353
5081485	+ Pulmonary & Critical Care Med Assoc, 50 N 12th St, Lemoyne PA 17043-1440
5081487	UPMC Pinnacle, P O Box 826813, Philadelphia PA 19182-6813
5081489	+ Waste Management, PO Box 43290, Phoenix AZ 85080-3290
5084192	+ West Hanover Township Water and Sewer Authority, 7901 Jonestown Road, Harrisburg, PA 17112-9728
5086947	+ West Hanover Water and Sewer Authority, 7901 Jonestown Road, Harrisburg, PA 17112-9728

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5081456	^ MEBN	May 05 2023 18:30:38	Amcol Systems, 111 Lancewood Road, Columbia SC 29210-7523
5081457	+ Email/Text: rperez@arcadiarecovery.com	May 05 2023 18:35:00	Arcadia Recovery Bur, 645 Penn St, Reading PA 19601-3559
5081458	Email/Text: Bankruptcy@BAMcollections.com	May 05 2023 18:35:00	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill PA 17001-8875
5081461	+ EDI: CAPIO.COM	May 05 2023 22:30:00	Capio Partners LLC, 2222 Texoma Pkwy, Ste 150, Sherman TX 75090-2481
5081460	+ EDI: CAPIO.COM	May 05 2023 22:30:00	Capio Partners LLC, Attn: Bankruptcy, PO Box 3498, Sherman TX 75091-3498
5103679	Email/PDF: bncnotices@becket-lee.com		

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		May 05 2023 18:41:50	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5081462	EDI: WFNNB.COM		
		May 05 2023 22:30:00	Comenity Bank/ Bon Ton, Attn: Bankruptcy Dept, PO Box 18215, Columbus OH 43218
5081463	+ EDI: WFNNB.COM		
		May 05 2023 22:30:00	Comenity Bank/ Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125, Columbus OH 43218-2125
5081465	EDI: WFNNB.COM		
		May 05 2023 22:30:00	Comenity Bank/New York, Attn: Bankruptcy Dept, PO Box 18215, Columbus OH 43218
5081466	Email/Text: Collections_Bankruptcies@encoreexchange.com		
		May 05 2023 18:35:00	Computer Credit, Inc., 470 West Hanes Mill Road, PO Box 5238, Winston Salem NC 27113-5238
5107020	Email/Text: BKCourtNotices@yourmortgageonline.com		
		May 05 2023 18:35:00	Mortgage Solutions of Colorado, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
5081477	Email/Text: BKCourtNotices@yourmortgageonline.com		
		May 05 2023 18:35:00	Mtg Sol Colo/dovenmueh, 1 Corporate Dr Ste 360, Lake Zurich IL 60047
5081467	+ EDI: MAXMSAIDV		
		May 05 2023 22:30:00	Dept of Ed/Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barre PA 18773-9635
5081468	+ Email/Text: bknotice@ercbpo.com		
		May 05 2023 18:35:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville FL 32256-7412
5081473	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 05 2023 18:35:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee WI 53201-3120
5320579	+ Email/Text: BK@servicingdivision.com		
		May 05 2023 18:35:00	Mortgage Solutions of Colorado, LLC, 500 S Broad St. Suite 100A, Meriden, Connecticut 06450, Mortgage Solutions of Colorado, LLC, 500 S Broad St. Suite 100A, Meriden, Connecticut 06450-6755
5320578	+ Email/Text: BK@servicingdivision.com		
		May 05 2023 18:35:00	Mortgage Solutions of Colorado, LLC, 500 S Broad St. Suite 100A, Meriden, Connecticut 06450-6755
5081479	+ Email/Text: Bankruptcies@nragroup.com		
		May 05 2023 18:35:00	National Recovery Agency, 2491 Paxton Street, Harrisburg PA 17111-1036
5081478	Email/Text: Bankruptcies@nragroup.com		
		May 05 2023 18:35:00	National Recovery Agency, Attn: Bankruptcy, PO Box 67015, Harrisburg PA 17106-7015
5105364	EDI: MAXMSAIDV		
		May 05 2023 22:30:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
5096419	EDI: LCIPHHRMGT		
		May 05 2023 22:30:00	OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
5081481	+ EDI: LCIPHHRMGT		
		May 05 2023 22:30:00	Ocwen Loan Servicing, Attn: Research Dept, 1661 Worthington R Ste 100, West Palm Beach FL 33409-6493
5081482	EDI: PENNDEPTREV		
		May 05 2023 22:30:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5081482	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		May 05 2023 18:35:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5088600	EDI: PENNDEPTREV		
		May 05 2023 22:30:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5088600	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		May 05 2023 18:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5092552	EDI: Q3G.COM		
		May 05 2023 22:30:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5081488	EDI: USAA.COM		
		May 05 2023 22:30:00	Usaa Savings Bank, Po Box 47504, San Antonio

5095726 + Email/Text: rmcbknotices@wm.com

TX 78265

May 05 2023 18:35:00 Waste Management of Pennsylvania, Inc., 2625 W
Grandview Rd Ste 150, Phoenix, AZ 85023-3109

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5081455		1-18-02821
cr	*+	Mortgage Solutions of Colorado, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	*+	West Hanover Township Water and Sewer Authority, 7901 Jonestown Road, Harrisburg, PA 17112-9728
5081483	##	Peerless Credit Services, Inc., PO Box 518, Middletown PA 17057-0518
5081486	##+	Rebecca S. McClure, Esquire, McClure Law Office, PO Box 65, Middletown PA 17057-0065

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Mortgage Solutions of Colorado LLC dba Mortgage Solutions Financial bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Mortgage Solutions of Colorado LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor Mortgage Solutions of Colorado LLC cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Lisa A Rynard	on behalf of Debtor 1 James C. Cammack larynard@larynardlaw.com
Lisa A Rynard	on behalf of Debtor 2 Brenda L. Cammack larynard@larynardlaw.com
Steven P Miner	on behalf of Creditor West Hanover Township Water and Sewer Authority sminer@cklegal.net mrenno@cklegal.net
Steven P. Kelly	on behalf of Creditor Mortgage Solutions of Colorado LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Thomas Song	on behalf of Creditor Ocwen Loan Servicing LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1
Date Rcvd: May 05, 2023
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Information to identify the case:

Debtor 1

James C. Cammack

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3064

EIN --

Debtor 2

Brenda L. Cammack

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3343

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

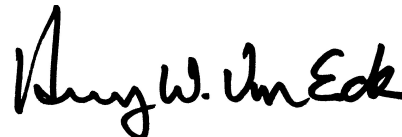
Case number: 1:18-bk-02821-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James C. Cammack

Brenda L. Cammack
aka Brenda L. Reynolds**By the
court:**5/5/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.